



**MEDIA RELATIONS UNIT**  
**1100 Washington Avenue**  
**Miami Beach, FL 33139**  
**(305) 673-7383 Fax 673-7065**

---

**NEWS RELEASE**

**FOR IMMEDIATE RELEASE**

**Date:** May 7, 2004  
**Contact:** Detective Bobby Hernandez  
**Phone:** 305-673-7383  
**Reviewed by:**  
**PIO #: 04-21**

---

---

**May is Identity Theft Protection Month**

---

---

In the course of a busy day, you may write a check at the grocery store, charge tickets to a ball game, rent a car, mail your tax returns, call home on your cell phone, order new checks or apply for a credit card. Chances are you don't give these everyday transactions a second thought. But someone else may.

The 1990's spawned a new variety of crooks called identity thieves. Their stock in trade is your everyday transaction. Each transaction requires you to share personal information: your bank and credit card account numbers; your income; your Social Security number (SSN); or your name, address and phone numbers. An identity thief co-opts some piece of your personal information and appropriates it without your knowledge to commit fraud or theft. An all-too-common example is when an identity thief uses your personal information to open a credit card account in your name.

Identity theft is a serious crime. People whose identities have been stolen can spend months or years — and thousands of dollars — cleaning up the mess the thieves have made of their good name and credit record. In the meantime, victims may lose job opportunities, be refused loans for education, housing, cars, or even be arrested for crimes they didn't commit. Humiliation, anger and frustration are common feelings victims experience as they navigate the arduous process of reclaiming their identity.

Perhaps you've received your first call from a collections agent demanding payment on a loan you never took out — for a car you never bought. Maybe you've already spent a significant amount of time and money calling financial institutions, canceling accounts, struggling to regain your good name and credit. Or maybe your wallet's been stolen, or you've just heard about identity theft for the first time on the nightly news, and you'd like to know more about protecting yourself from this devastating crime. This booklet is for you.

**How Identity Theft Occurs**

Despite your best efforts to manage the flow of your personal information or to keep it to yourself, skilled identity thieves may use a variety of methods — low- and hi-tech — to gain access to your data. Here are some of the ways imposters can get your personal information and take over your identity.

**How identity thieves get your personal information:**

- They steal wallets and purses containing your identification and credit and bank cards.
- They steal your mail, including your bank and credit card statements, pre-approved credit offers, new checks, and tax information.
- They complete a “change of address form” to divert your mail to another location.
- They rummage through your trash, or the trash of businesses, for personal data in a practice known as “dumpster diving.”
- They fraudulently obtain your credit report by posing as a landlord, employer or someone else who may have a legitimate need for, and legal right to, the information.
- They find personal information in your home.
- They use personal information you share on the Internet.
- They scam you, often through email, by posing as legitimate companies or government agencies you do business with.
- They get your information from the workplace in a practice known as “business record theft” by: stealing files out of offices where you’re a customer, employee, patient or student; bribing an employee who has access to your files; or “hacking” into electronic files.

**How identity thieves use your personal information:**

- They call your credit card issuer and, pretending to be you, ask to change the mailing address on your credit card account. The imposter then runs up charges on your account. Because your bills are being sent to the new address, it may take some time before you realize there’s a problem.
- They open a new credit card account, using your name, date of birth and SSN. When they use the credit card and don’t pay the bills, the delinquent account is reported on your credit report.
- They establish phone or wireless service in your name.
- They open a bank account in your name and write bad checks on that account.
- They file for bankruptcy under your name to avoid paying debts they’ve incurred under your name, or to avoid eviction.

- They counterfeit checks or debit cards, and drain your bank account.
- They buy cars by taking out auto loans in your name.
- They give your name to the police during an arrest. If they're released from police custody, but don't show up for their court date, an arrest warrant is issued in your name.

### **Minimize Your Risk**

- **Order a copy of your credit report from each of the three major credit bureaus.** Your credit report contains information on where you work and live, the credit accounts that have been opened in your name, how you pay your bills, and whether you've been sued, arrested or filed for bankruptcy. Make sure it's accurate and includes only those activities you've authorized. By law, credit bureaus can charge you no more than \$9 for a copy of your credit report. See "Credit Reports," below, for details about removing fraudulent and inaccurate information from your credit report.
- **Place passwords on your credit card, bank and phone accounts.** Avoid using easily available information like your mother's maiden name, your birth date, the last four digits of your SSN or your phone number, or a series of consecutive numbers. When opening new accounts, you may find that many businesses still have a line on their applications for your mother's maiden name. Use a password instead.
- **Secure personal information in your home**, especially if you have roommates, employ outside help or are having service work done in your home.
- **Ask about information security procedures in your workplace.** Find out who has access to your personal information and verify that records are kept in a secure location. Ask about the disposal procedures for those records as well.

### **CREDIT BUREAUS**

**Equifax** — [www.equifax.com](http://www.equifax.com)

To order your report, call: 800-685-1111

To report fraud, call: 800-525-6285/

TDD 800-255-0056 and write:  
P.O. Box 740241, Atlanta, GA 30374-0241

**Experian** — [www.experian.com](http://www.experian.com)

To order your report, call: 888-EXPERIAN (397-3742)

To report fraud, call: 888-EXPERIAN (397-3742)/

TDD 800-972-0322 and write:

P.O. Box 9532, Allen TX 75013

**TransUnion** — [www.transunion.com](http://www.transunion.com)

To order your report, call: 800-888-4213

To report fraud, call: 800-680-7289/

TDD 877-553-7803; fax: 714-447-6034; email: [fvad@transunion.com](mailto:fvad@transunion.com) or write: Fraud Victim Assistance Department,

P.O. Box 6790, Fullerton, CA 92834-6790